THE CARRIAGES OF LONDON.

Private Vehicles and their Changes

AN "ESTABLISHMENT" NOW AND IN THE "GOOD OLD TIMES,"

BY ONE OF CHARLES DICKENS' BEST PRIENDS.

"The disappearance of pigtails and leather breeches from the House of Commons, the rise and fall of the Stanhope gig and cabriolet, the decline of chariots, the extinction of the vis-avis, and the introduction of the Brougham." This was the answer of a desperate civil service candidate to the question, "What were the most remarkable social changes which followed the Reform Bill?" According to the tradition of the Foreign Office clerks, the freshness and truth of the reply saved the modern Pineton from the fatal "plough."

There can be no doubt that amongst the many remarkable social changes within the recollection of our middle-age 1 men, none has been more decisive than that in the character of our pleasure carriages. Macadam was tha first great revolutionist in Longacre. He made it possible to dispense with the before inevitable four horses on country roads; and by the smooth easy surface with which he replaced the jolting pavement, and the miles of mud, which, a hundred years ago, buried Arthur Young's gig on a high-way up to its axles, struck a latal blow at the state coach with six horses, and its goard of active running footmen. The railroad followed, nipped the stage-coach just as it reached perfection, destroyed the professors of four-in-hand, and finally reduced to the value of old wood and iron those luxurious posting charlots without which, before the days of the iron horse, no country gentleman's coach-house was complete.

Although still quite a young man, as com-pared with premiers and lord chancellors, my earliest recoilections-as an unbreeched boy, whose greatest joy was to sit on a horse in the while a groom, the nurse's sweetheart, hassed through his work—go back to the palmy days of posting, and sailing-packets between Dover and Calais. It was in those days of keen observation, of rapid eye-and-ear education, that I accompanied my parents on a journey by post, which extended from the extreme north of England to the south of France. Posting was in those days the indispensable mode of conveyance for a sick man, who could by any sacrifice afford the exorbitant cost. Some scenes of this long journey are as indelibly impressed on my memory as my first pantonime. The formidable state with which we were received at the inns where we stopped for the night, by the landlord, the landlady, and their attendant suite—the fierce battles next morning on the question whether or not the road required a pair of leaders-battles in which my father, a country parson travelling on a legacy which included his first and last car-riage, was invariably defeated—the sensation of awe and admiration which filled my infant mind, when, on a high road near a great race course, our humble chariot and pair were drawn off the pavement into the mud, while there passed along the lord-heutenant in uniform, in his state coach drawn by six horses, and preceded by outriders, who, as well as the postillion, bore each on his left arm a badge magnificently embroidered, as big as a dinner plate, while as for the coachman and his wig, his degenerate representative may still be seen at Lord Mayors' shows. These effects were not exceeded by the procession of Bluebeard or the feats of Harlequin. Not less acute is my remembrance of the disgust with which, a clean little boy, I was compelled to sit next the ragged dirty driver of the hack cabrio-let in Paris. Paris of oil lamps, and gutters in mid-street, reeking with filth and crowded with foot passengers, whom our grimy driver seemed to chase with wild cries.

It was on this journey that, near an English manufacturing town, we called with a letter of introduction on one of the new great men of the place, at his stucco-painted mock Italian villa, staring at the highway. Our host, a little man, in satin knee-breeches, with a white powdered head, ruddy cheeks, and amazing black evebrows, received us with boisterous hospitality, as the bearers of a letter from his friend Dick Some-After a profuse mid-day meal, in which he did more than justice to the wine which his invalid guest declined, he proceeded to show the glories of his establishment. A fish pond alive with gold and silver fish, the first I had ever seen; painted wooden temples dedicated to divers divinities; fountains which spouted from leaden statues on turning a tap; and other cheap classical arrangements in favor at that pre-architectural period; finally we were con-ducted to the stables and coach-house, where six horses and two carriages were not the least part of the state of the fortunate owner. Then nothing less would serve the excited little man than that the servants should put on their liveries, harness four of the horses to a bright yellow chariot, resplendent with silver, and parade the whole equipage before us. Even this was not enough; an equally brilliant curricle was produced, and, taking the reins, he drove bare-headed round the grounds. I do not now remember what impression this performance produced on my parents, but to my childish eyes it was as magnificent as anything I had heard of in fairy tales. It may be pre-semed that there are at this day persons as anxious to display their newly acquired wealth, as the little man just described; but fashion has so changed, that no one unqualified for Bedlam would think of maintaining a reputation on a chariot and four horses. It would rather be in plate, a picture-gallery, a cellar of choice wine, wonderful pheasant covers, or some lavish gift

to a literary institution, or church.

The curricle with its silver bar flourished in its most expensive shape, with two grooms attendant, in the time of George the Regent. The fittle boot which in later days carried the grooms was an economical compromise; four horses and two servants to carry two persons in a carriage only fit for day-work, was surely the height of extravagance. It was necessary, too, that the horses should be matched to the greatest nicety in size and step, as well as color, and match horses are always an additional extense. tional expense.

The most celebrated curricle of the last cen-

tury was built of copper, in the shape of a sea-shell, and was driven by that caracture of dan-dies, Romeo Coates. The last curricle about town was Count d'Orsay's, and although the shape of the body of the carriage was inelegant, the affect of that kind of be-plated luxnry was very striking when the horses were perfect, and the harness gorgeous and well varnished.

The Four-horse Coach Club was in great force forty years ago, when the highest pro-fessors of the art of four-in-hand were to be found by day and night on every high road in the kingdom. The coaches of the club of the regiments in which the art still survives are perhaps as complete specimens of mere mechanic art as ever. Among the carriages which have altogether disappeared since the Reform bill, is the vis-a-vis, essentially a court carriage, requiring a pair of horses, a coachman, and a nootman: it must have been the work of an inventor seeking the smallest result at the largest expanse on it the smallest result at the largest expense, as it had no apparent advantage over a chariot, and

Was less useful.

The chariot still retains its place among those who always have at least one footman to spare - among a decreasing number of dowagers and a few physicians; but such is the effect of change of fashion, that a second-hand one is almost unsalable; twenty pounds will buy what cost two hundred and fifty pounds; whereas fifty years ago no carriage was in such demand as the chariot; and in its lowest stages it was to be found on back stands and at livery stables, in the place of the modern fly.

The mail phaeton of the last generation of the pre-railroad age has been reduced in size and weight, and (in the majority of instances) by the abolition of the perch, transformed into the Stanhope phaeton. It is likely to continue popular with the large number who extends in the continue popular with the large number who extends in the continue popular with the large number who extends in the continue popular with the large number who extends in the continue popular with the large number who extends in the continue of the property of of th lar with the large number who enjoy driving, and can afford to drive, a pair of horses. The old mail phaeton, some specimens of which may still be seen driven by country bankers and masters of hounds, required a pair of full-sized expensive horses to draw it well, instead of the small blood horses which best suit a Stanhope phaeton; bu-it was, of its kind, a luxurious carriage, by its strength and weight delying the joins of the worst roads, and overpowering the impudence of the drunken drivers of market-carts. Nothing less than collision with a four-wheeled wagon could shake it, while the driver, high above his horses, held them in complete command, and rolled serenely along, overlooking garden walls, and looking down on all ordinary vehicles. In the received a succession of guests, there was nothing pleasanter than a tour of visits to hospitable friends, in a well-appointed mail phaeton, with an agreeable companion at your side, and a clever handy groom behind. The big hood was a partial protection to the great-coated many-caped inmates, and the blazing lamps and rattling pole chains made even a dark and foggy night not allowable disagreeable. From the comparing not altegether disagreeable, from the counterting sensation that if anything you could not see did run against you, it was not your solid carriage

that would get the worst of it.
The fashionable two wheeled half-covered town carriage of Reform Bill days was the cabriolet, Palace-yard was full of them on the evenings of great debates. Now, you may count on your fingers the number that are worth looking at in the Park, or at the doors of the best clubs. The Brougham killed the cabriolet, superseding it entirely as the one carriage of the bachelor, and leaving it only for a few, to whom a carriage, more or less, is of no consequence. In another twenty years the cabriolet will have followed its predecessor, the curricle, to the limbo of marine stores. The cabriolet, when perfectly appointed, was a very stately bachelor's day carriage, costing a large sum of money to build, requiring a verexpensive horse, with a change if used at night as well as day, unfit for country expeditions, and not complete without a perfectly useless boy joiting unmercifully behind, and too small for anything but ornament.

The age of Tom and Jerry bucks drove fast

trotters in gigs, or dashed along in tandems— tandems which are nearly abandoned by undergraduates, and almost confined to headstrong shop-keepers on Sundays, and the long journeys of young Norfolk farmers on market-days.

The Brougham, invented in 1839, cave a fatal blow to the cabriolet, by affording the maximum

of appearance and convenience at the cost of one horse and one servant. It is rather surprising that the noble lord who gave the idea and his name to this invaluable im-provement in town carriages has never made it the subject of a paragraph in one of those wonderful discourses on everything in general and nothing in particular, addressed to social science meetings. For the social results of the Brougham have been immense—harmonizing families, bringing husband and wife together, accommodating children, making beauties look more beautiful, cutting off the necessity of a lootman, and, not least, reforming street conveyances, which travelled through a fearful interregnum of danger and discomfort, between the decline of the back ney coach of our childhood and the rise of the four-wheeler of our first whiskers. The secret history of the origin, rise, and triumph of the Brougham has never been written, and perhaps never will be, yet it is worth the attention of those industrious biographers who devote their whole energies to the researches into the private lives of jockeys, blacklegs, and boxers, record their tastes in meats and puddings, their tri-umphs, their recondite jokes, and exhaust classical quotations from Mr. Maunder's manuals on

their adventurous lives and premature deaths.

The germ of the Brougham is to be found in certain street vehicles drawn by one horse in use in Birmingham and Liverpool forty years ago, under the name of one-horse cars. So recently as 1837 a gentleman's covered carriage on four wheels drawn by one horse was entirely unknown to the genteel, not to say the Isshionable, world; for in that year the most complete and scientific book on pleasure carriages was published by Mr. Adams, then a coachbuilder, since a dis-tinguished mechanical engineer, and he gives no hint of the coming carriage reform.

Mr. Adams made an early display of his ingenuity by building a carriage now only rebered in connection with the great Duke membered in connection with the great Duke of Wellington, who drove one to the last, the Equirotal, which, in theory, combined the advantage of a two-wheeled and a four-wheeled carriage, the forepart and wheels being connected with the bind body by a hinge or joint, so that no matter how the horses turned, the driver always had them square before him; a great advantage. It was also, at the cost of something under five hundred ponds, convertible into a series of vehicles. Complete, it was a landau, holding tour inside, besides the servants' hind dickey; disunited, it formed at will a Stanhope gig, a cabriolet, or a curricle. In spite of the example of the Iron Duke, and the eloquent explanations of the inventor, the public, either not caring for such a combination, or not caring to pay the price, never took to the Equirotal.

The brougham, on the other hand, advanced from the hist, and eventually spread over the whole civilized world. To obtain lightness, the perch and the C springs were abolished, at the cost of a certain buzzing noise still to be found in the work of inferior builders. There are Broughams with C springs, but these are luxuries, and a departure from the original principle. Broughams were built at first for two only, then were extended to four seats; single and double Broughams were soon adopted by the fairest of the fair, because it was discovered that the plate-glass windows presented charming portraits, hung, as they should be exactly on the time, while ascent and descent presented none of the difficulties of the old-fashioned chariot. It was found that the finest cabriolet horse looked twice as well in a Brougham, and, with the weight off his back and legs, lasted twice as long; besides, if it were necessary to make a long journey, instead of a succession of flashes, through street or park, then, by exchanging the sixteen hands stepper for a pair of light blood horses, the Brouguam still became the most agreeable conveyance, as long as the beauties of nature were not the object of the journey. In the early days of Broughams, attempts were made to reproduce the chariot, with hammer-cloth and knile-board for the calves, but these were mistakes. The greatest mistake of all is burying a Brougham behind two gigantic horses. A single borse, if well shaped for hurness, should not be under afteen hands three makes high—sixteen hands one inch is better. Remarkable colors, even duns, skewbalds, and white stockings, if with good knee action, are permissible; but when a pair are harnessed, about times hands one inch is the most harmonious height; and blood galloways, even exalter, look very well if the Brougham be built for them. A single-horse Brougham is essentially a town carriage; taken into the country, it is apt to degenerate into a cruelty carriage.

The International Exhibition of 1851 left an

indelible scratch—to use the phrase of one of our greatest engineers-on the history of carour greatest engineers—on the history of car-riage-building, e-pecially in the large class of cheaper vehicles, which good roads, suburban villas, ratiroad stations, and the repeal of the penal taxes on the owners of more than one carriage, had created. The great builders, the aristocracy of the trade, were there. The four-in-hand drag, fitted with ice-pails and a dezen luxurious contrivances of which

a dozen luxurious contrivances, of which the previous generation never dreamed, was there. There was the capacious coach, of dignity and state, in which the high sheriff of a county meets the judges on circuit, or the many-daughtered duchess attends the drawing-10-m or the royal ball. There was the stately and elegant barouche; and there was a mob of phatons, dog-carts, two and four-wheeled, Whitechapels, Coburgs, and pony carriages of every conceivable variety of shape and name. It was in 1851 that the celebrated ciothes basket took up its position as a low clothes basket took up its position as a low price, not very clean rural resource. Southampton and Derby became famous: and out of a cottage dog-cart arose, in Nottingham, that steam-driven carriage manufactory which now

vies with the best names in London for solldity and taste.

The rise of the four-wheeled pony phaeton— which has since branched off into many varieties of shape and price—dates from the fallen days of George the Fourth, when he entered into voluntary exile at the cottage near Virginia Water. The king's pony phaeton was one of the rare instances of good taste patronized by the author of white kid breeches, stucco palaces, and uniforms in which fighting was impossible

The Chancellor of the Exchequer who reduced The Chancellor of the Excuequer who reduced the tax on low-wheeled carriages was the real author of the swarms of pony phaetons that branched off and vulgarized, as the French say; the George the Fourth model. The nineteenguinea dog-cart that never carried dogs, and the control of the contr the thirty-inch wheel pony phacton, were bred in the same year by the same budget. As a special boon to the agricultural public, in

a chronic state of discontent, the exemption from taxation, which had previously been confined to the springless shandrydan, was extended to any two-wheeled carriage built for less than twenty pounds, provided the owner's name appeared in letters of a certain length and undefined breadth, or the cart or gig. This bounty created a large created the cart or gig. created a large crop of dog-carts at fabulously low prices, embellished with letters which pre-sented the nearest approach to length without preadth. The exemption has long been repealed, out it lasted long enough to make the "eart" an nstitution, without which no gentleman's establishment was complete. It raised a number of in-genious adventurous wheel wrights into builders of carts, who by degrees, when all one-horse springed vehicles were put on the same footing, advanced to better things, broke through the costly traditions of Long-acre, and displayed great mee-nuity in varying form and the shape of vehicles, on two and four wheels, for town and country use. These found a place and new customers in the Crystal Palace Exhibition and at agricultu-

Among the novelties is the wagonette, beloved of nursery maids and children; it is excel-lent for the ladies with sandwich-baskets and flasks at cover-side, where roads run handy; useful for a country race-course; not bad at a pir-nic; indispensable where much luggage goes to a station. The wagonette, which one, or two, or four horses may be harnessed to, which may have a table in the centre, and a long boot beneath, and may be as coquettish as a Stanhope phaeton, must not be forgotten. The waggonette is an improvement on the French chara-a-banc and the old English break, or perhaps it is an outside car, Anglified, made solid on four wheels, and turned outside in. The waggonette is essentially a sociable carriage, comprehensive and conversational, but uncomfortable for

Latest of all is the sociable, a light, cheap, and elegant edition of the family coach.

Before the rise and fall of the cabriolet, and before the dog-cart, with its convenient receptacle for luggage, had made its way from tan dem-driving universities into private families, the gig, under various names, as Stanhope Whisky, Dennet, Tilbury, was both a lashion able and a domestic conveyance, as may be learned from the caricatures of the first half of this century. The Stanhope form—the best—has survived the changes of fashion. The commercial traveller's gig is almost a thing of the past. Where these ambassadors still use wheels, they now generally go on four, not trusting their necks and parcels to the

safety of a horse's fore-legs. Public hired carriages, at any rate in London, have closely followed the changes in private ve-hicles. As long as chartots and family coaches were in common use, the dreadful jinging hack-ney-coach and pair claimed its place upon the stand. The introduction of the private cabriolet led first to that dangerous rapid high wheeled cab, with its outside perch for the driver, immortalized by Seymour in the illustration of adventures with which our readers are tamiliar. The cab that conveyed Mr. Pickwick to Charing Cross is the ancestor of the most luxurious of hired swift carriages, the Hansom, imported from Naples. The private Brougham soon found its way into the streets as a fourwheeled cab, and with its one horse killed off the pair-horse coaches. While the Brougham is a purely British invention, the omnibus is a foreign importation. For some mysterious reason, the best omnibuses are to be found in Glasgow; the best Hansoms, in Bir-mingham. Leamington forty years ago rejoiced in coquettish little open phaetons, drawn by one horse, and ridden by boys in neat postilion since the advent of railroads these have given way to the universal cab. Can any one explain why Ireland, with a damp climate, adheres to that eccentric conveyance, the outside car, while Cornwall, with a like weeping sky, has for an unknown period travelled to market in a covered cart, called in genteel family circles a Coburg, and has per-

formed stage-coach business in a boxed-up joil-ing one-horsed omnibus for ages? It is, however, due to Ireland to admit that the jaunting-car probably first taught us the capabilities of a single horse, when harnessed to a fight vehicle.

A carriage is like a plano as an article of

manufacture. You cannot find out whether it is worth its price until you have used it for Paint and varnish hide many defects, and only

an expert can judge the value of metal-work. Before Macadam's time, a nobleman's coach required to be as strong as one of Pickford's vans. It was often, on journeys to or from the manor-house, drawn out of sloughs and quag-mirer. At present, the object successfully pur-sued by our best manufacturers is to produce the minimum of lightness with the maximum of strength. The best mechanical arrangements have been studied; foreign woods have, the duty being repealed, largely replaced native produce and the toughest and most expensive iron and steel have superseded the cheaper produce of

The coachmaker's wood loft contains oak, ash, and eim, from trees which have lain a year after talling, and which, after being cut into planks of various thicknesses, must remain unused as many years as they are inches thick. A certain class of carriage-builders use green wood of any quality, relying on paint to cover all defects. not expecting or caring to see any customer twice. There are some advertising fabricators of diminutive Broughams who are especially to be avoided.

Besides European woods, there is also a large demand for mahogany and lance-wood from the Gulf of Mexico, Quebec pine, birch and ash from Canana, tulip-wood and bickory from the United States. These, for the most part, are cut ready for use by steam saws before going into the hands of the coachbuilder.

hands of the coachbuilder.

The first step for the construction of, say a Brougham, is to make a chalk drawing on a brick wall, of the same size. On this design depends the style of the carriage. Some builders are happy or unhappy in designing novelties; others have a traditional design, a certain characteristic outline, from which they will on no consideration depart. The next step is to make patterns of the various parts. In first-class facpatterns of the various parts. In first-class fac-tories, each skilled workman has been apprentierd to, and follows only one branch of, the trade. The leading workmen in wood are body makers, carriage builders, wheelers, and joiners—all nightly skilled artisans, as may be judged from the fact that a chest of their tools is worth

as much as thirty pounds. The framework is sawn out of English oak. The pieces, when cut by the band-saws, are worked up, rabbeted, and prooved to receive the panels, and thus a skeleton is raised ready for the smith and fitter, who, taking mild steel or homogeneous iron, forgefand fit a stiff plate along the inside cart-bottom framework, following the various curves, and bolted on so as to form a sort of backbone to the carriage, which takes the place of the perch—universally the founda-tion of four-wheeled carriages before the general

adoption of iron and steel. The frame is then covered with thin panels of mahogany, blocked, canvased, and the whole rounded off. After a few coats of priming, the upper part is covered with the skin of an ox, pulled over wet. This tightens itself in drying, and makes the whole construction as taut as a drum-head, the joints impervious to rain, and uneffected by the extremes of heat or cold. Meanwhile the "carriage-maker," the technical name of the artisan who makes the underworks, arranges the parts to which the springs and

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axles are bolted, so that the body may hang square and turn evenly with the horses, on the fore-carriage. The coachsmith and spring-maker have also been at work arranging the springs, the length and strength of which must be nicely calculated to the weight estimated to be earried. The ends of these springs are filled with india-rubber, to make the carriage run

inghtly and softly.

The best modern wheels are on the American plan of two segments, instead of several short curves. These, thanks to Mr. Bessemer, are bound with steel tyres, and when bushed and fitted with Collinge's excellent wrought-iron axle-boxes, are ready to run a thousand miles. In the shafts of four-wheeled carriages the greatest modern improvement is the substitution of wrought-iron hollow tubes for wood. The iron shafts are much stronger, and cannot, under any circumstances, injure the horse by splintering. They can also, without loss of strength, be made to assume the most graceful

The carriage—call it a Brougham—all the mmor metal-work being fitted, is now ready to be turned over to the painters and trimmers.

The wood-work intended to be varnished is "primed," then "filled up" with a coarse metallic substance, and then rubbed down with pumice-stone and water, to obtain the beautiful enamelled surface which forms the foundation for the color and varnishes of the respiendent panels. On this foundation in a first-class Brougham, a builder who cares for his reputation will lay twenty-four coats of paint and varnish, and flat down each; therefore the operation cannot be hurried, and time is an element in producing a well-made, well-finished carriage, which no expense can supersede. Herald painter puts in the owner's crest or monogram before the last coat of varnish is laid on.

Improvements in glass manufacture have made plate-glass carriage windows universal, and cir cular-fronted Broughams possible; while lamps are much indebted to patent candle-makers for their convenience and brilliancy. When inished, although the best workmanship and the best materials of every kind have been employed and the greatest pains taken in every detail, unless the manufacturer have the gift of style and taste, the work may be a failure. A good carriage should combine the elements of strength, lightness, ease, and gracefulness, har-monious forms and colors, and should roll smoothly and silently along. To be sure, taste is a matter of fashion. The gilt chariot of the City Sheriff was the height of fashion in the days of the great Lord Chesterfield. In the present day, "severe elegance" achieves the greatest

The carriage fready for travelling is incomplete without a horse or harness, and a coachman; but these require and deserve another chapter.

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Charter Peipetual. Authorized Capital, 8500,000.
Insures against less of damage by Fixe on buildings, either permanently or for a Limited Derion, Also, on MIRCHANDISE generally and Household Furniture, city or country.

Directors.

James Brown,
Charles A. Duy.
William B. Eul ock,
John D Taylor,
JAMES BROWN, President.
CHANA A. DUY Vice-Preside t.
THOMAS NEILSON, Secretary.

REVENUE STAMPS, REVENUE STAMPS,

Always on hand,
No. 636 CHESNUT Street,
No. 636 CHESNUT Street,
One door below Seventh atreet
One coor below Seventh atreet.
The most liberal discount allowed.

The most liberal discount allowed.

INSURANCE COMPANIES

DELAWARE MUTUAL SAFETY INSURANCE
INCORPORATED BY THE LEGISLATURE
PENNEYLVANIA, 1863.
OFFICE S. E. CORNER THIRD AND WALNUX
STREETS, PHILADELPHIA.
MARINE INSURANCE
ON VESSELS,
CARGO,
FREIGHT.
INLAND INSURANCES
On Goods by Bivor, Canal, Lake, and Land Carriage to
all paris of the Union.
On Merchandise generally.
On Stores, Dwelling Houses, etc.

ASSETS OF THE COMPANY

ASSETS OF THE COMPANY
November I, 1885.

\$100.000 United States 5 per cent. 10an. 71...\$95,000.00
200.000

Treasury Notes.

13-10 per cent. 10an. 194.378.00
100.000 State of rensylvania Five Per Lent.
Loan.

54,000 State of Pennsylvania Six Per Cent.
Loan.

125.000 City of Philadelphia Six Per Cent.
Loan.

20,000 Pennsylvania Rairoad First Mortgase Six Per Cent. Bonds.
25,000 Pennsylvania Rairoad Six Mortgase Six Per Cent. Bonds.
25,000 Pennsylvania Rairoad Mortgase Six Per Cent. Bonds.
25,000 Western Fornaylvania Rairoad Mortgage Six Per Cent. Bonds.
25,75°
25,75°
25,75°
26,000 Western Fornaylvania Rairoad Mortgage Six Per Cent. Bonds.
25,75°
25,75°
25,75°
26,150 143 Shares Stock Germantown das
Company principal and interest
guaranteed by the City of Philadelphia.
7,150 143 Shares Stock Fernaylvania Rail-

deiphia. 13,837 50 5,600 100 Shares Stock North Pounsylvania
Bailroad Company
40,000 Deposit with United States Government, subject to ten days' call
Loss.
18,900 09

\$1,036,850 Par. Market value.....\$996,868 00

Real Estate. Market value.....\$996,868 00

Bills receivable for in u.ances made, 121,013 37

Balances due at Agencies.—Premiums

on Marine Policies. Accrued Interest, and other debts due the Company.

40,511-44 scrip and Stock of sundry Insurance and other Companies. \$ 132. Estimated value.

Cash in Banks. \$55,956 89

Cash in Drawer. 67848 40,511-44

56,635 97

\$1,253,630-18 Thomas C. H E2 & Samuel E. Stokes.

John C. Davis.

Edmund A. Sonder,
Theophius Paulcins,
John R. Peprose,
James Traquair,
Benry C. Daliett, Jr.
James C. Hand
William G. Ludwis,
Joseph H. Seal,
George C. Leiper,
Bugh Craig.
Robert Burton,
John D Taylor,
THOMAS C. HAND, President,
JOHN C. DAVIS, Vice President
HENRY LYLBURN, Secretary. Thomas C. H f2c
John C. Davis.
Edmund A. Sonder,
Theophijus Paniding,
John R. Penrose,
James Traquar,
Benry C. Dalleit, Jr.,
James C. Hand
William C. Ludwig,
Joseph H. Seal,
George C. Leiper,
Hugh Craig,
Robert Burron,
John D Taylor,

1829-CHARTER PERPETUAL

FRANKLIN FIRE INSURANCE COMPANY

PHILADELPHIA. Assets on January 1, 1866,

\$2,506,851'96.
 Capital
 \$400,000 00

 Acciuca Surpius
 94,543 15

 Premiums
 1,162,308-81
 UNSETTLED CLAIMS, INCOME FOR 1866 \$11.467·53. LOSSES PAID SINCE 1829 OVER

\$5,000,000. Perpetual and Temporary Policies on Liberal Terms.

DIRECTORS. Charles N Bancker, Tobias Wagner, Samuel Grant, George W. Richards, Isaa c Lea, Charles N Bencker,
Tobias Wagner,
Samuel Grant,
George W. Richards,
Isaa c Lea,
CHARLES N. BANCKER, President.
EDWARD C DALE, Vice-President,
JAS. W. MCALLISTER, Secretary strotem. 23t1231

NORTH AMERICAN TRANSIT INSURANCE COMPANY,

No. 133 South FOURTH Street, PHILADELPHIA. Annual Policies issued against General Accidents of

all descriptions at exceedingly low rates. Insurance effected for one year, to any sum from \$100 to \$10,000, at a premium of only one-naif per cent, securing the full amount insured in case of death, and a compensation each week equal to the whole premium paid.

Short time Tickets for 1, 2, 3, 5, 7, or 10 days, or 1, 3, or 6 months, at 10 cents a day, insuring in the sum of \$3900. or giving \$16 per week it disabled to be had at the General Office, No. 133 S. FOURTH Street, rhindelphia, or at the various Railroad Ticket offices. Be sure to purchase the tickets of the North American Transit Insurance Company.

For circulars and further information apply at the General Office, or of any of the authorized Agents of the.

LEWIS L. HOUPT, President,
JAMES M. (ONRAD, Freasurer,
PENRY C. BROWN, Secretary,
JOHN C. BULLITT, Solicitor

I RECTOR:

L. L. Houpt, late of Pennsylvania Radiroad Company,
M. Baird, of M. Baidwin & Co.'s.
Samuel C. Palmer, Cachier of Commercial Bank,
Richard Wood, No. 303 Market street,
James M. Conrad, No. 623 Market street,
J. E. Kingsley, Continental Hotel,
H. G. Leisenring, Nos. 237 and 29 Dock street,
Samuel Work of Work, McCouch & Co.
George Martin, No. 522 Chesnut street,
1135

E E PROVIDNT LIFE AND TRUST COMPANY, OF PHILADE PRIA.
Incorporated by the state of Consylvania, Third Month 22d 1865. INSURES LIVES, ALLOWS IN-TEREST ON DEPOSITS, and GRANTS ANNUI-

CAPITAL, 8150,000.

Samuel B Shinley.

Jeremish Hacker.
Joshus B. Morris,
Richard Wood,
Charles F Comm.

Samuel B Shinley.
Hency Haines
T. Wister Brown,
William C. Longstreth,
Charles F Comm.

Bastur L R, SHI LEY, President. ROWLAND PARRY, Actuary, OFFICE, No 111 S. FOURTH STREET. PENNSYLVANIA FIRE INSURANCE COMPANY-Incorporated 1825—Char or Perpetual—No. at9
WALN UT street, optosite independence quare.
This Company aworably known to the community
for over terty years, continue to insure against loss or
demage by fire on Public or Private Buildings, either
permanenty or for a limited time. Also on First ure,
viocks of Goods and Merchandise generally, on liberal
terms.

Their Capital, together with a large Surplus Fund, is invested in the most careful manner, which enables them to offer to the insured an undoubted security in the case of loss.

Daniel Smith Jr... John Devereux, Alexander Benson, Thomas Smith, Isaac Haziehurst, Henry Lewis, Thomas Robins, J. Offilingham Well, Daniel Haddock, Jr. Daniel Haddock, Jr. Daniel, Smith, Jr., President, William G. Chowell, Secretary. 3305 WILLIAM G. CROWELL, Secretary.

PHCENIX INSURANCE COMPANY OF PHILADELPHIA.
INCORPORATED 1804—CHAR ER PERPETUAL.
No 224 WALNUT Street, opposite the Exchange.
In addition to MARINE and INLA D INSURANCE this Company insures from loss or dawase by FIRE, on liberal erms on buildings, merchandles usriitore, etc., for limited periods, and permanently on buildings, by denosit of premium.
The Company has been in active operation for more than SIXTY YEARS, during which all lesses have been promptly adjusted and baid.

DIRECTORS.

John L. Hedge.
M. B. Mahoney,
John T. Lewis,
William S. Grant.
Robert W. Lemming.
D. Clark Wharton,
Samuel Wilcox.

JOHN R. WU HERER, President.

EAMUEL WILCOX, Secretary.

SARUEL WILCOX, Secretary.